

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-16205-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vincent Valenti
510 DeRose Lane
Freehold, NJ 07728

Olivia Valenti
510 DeRose Lane
Freehold, NJ 07728

Social Security No.:

xxx-xx-1696

xxx-xx-1665

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on March 20, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: March 20, 2025

JAN: mjb

Jeanne Naughton
Clerk

In re:
Vincent Valenti
Olivia Valenti
Debtors

Case No. 23-16205-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 20, 2025

User: admin
Form ID: 148

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent Valenti, Olivia Valenti, 510 DeRose Lane, Freehold, NJ 07728-9234
cr	+ Santander Consumer USA inc. dba Chrysler Capital a, P.O. Box 961245, Ft. Worth, TX 76161-0244
519976294	+ ADSCOMENITYVICTORIA, PO Box 182789, Columbus OH 43218-2789
519976297	+ Amerihome Mortgage Company LLC, 21300 Victory Blvd Suite 2, Woodland Hills CA 91367-2525
519976300	+ CAP1WSI, PO Box 31293, Salt Lake City UT 84131-0293
519976303	Chrysler Capital, PO Box 961275, Dallas TX 75266
519976316	Pottery, co Capital One, Po Box 4069, Carol Stream IL 601974069
519976317	+ State of New Jersey, Division of Taxation, PO Box 445, Trenton NJ 08695-0445

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 20 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 20 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy@Freedommortgage.com	Mar 20 2025 20:44:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Buliding 4, Fishers, IN 46037-7939
519976295	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 20 2025 21:03:37	AFFIRM INC, 650 California St FL 12, San Francisco CA 94108-2716
519976296	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 20 2025 21:15:32	American Honda Finance, 201 Little Falls Drive, Wilmington DE 19808
519980004	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 20 2025 20:45:00	Acura Financial Services, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519979441	+ EDI: AISACG.COM	Mar 21 2025 00:29:00	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520028126	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 20:53:23	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519976298	EDI: CITICORP	Mar 21 2025 00:29:00	Best BuyCBNA, 50 Northwest Point Blvd, Elk Grove Vlg IL 600071032
519976299	Email/PDF: MarletteBKNotifications@resurgent.com	Mar 20 2025 20:52:13	Best Egg, 3419 Silverside Rd, Wilmington DE 198104801
520001344	Email/Text: BKelectronicnotices@cenlar.com	Mar 20 2025 20:44:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
519976301	+ EDI: CAPITALONE.COM	Mar 21 2025 00:29:00	Capital One, PO Box 31293, Salt Lake City UT 84131-0293

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519998905	+ EDI: AIS.COM	Mar 21 2025 00:29:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519976302	EDI: JPMORGANCHASE	Mar 21 2025 00:29:00	Chase Bank, 340 S Cleveland Ave Bldg 370, Westerville OH 430818917
519976304	+ EDI: CITICORP	Mar 21 2025 00:29:00	Citi CardsCitibank, PO Box 6241, Sioux Falls SD 57117-6241
520006670	EDI: CITICORP	Mar 21 2025 00:29:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519976305	+ EDI: WFNNB.COM	Mar 21 2025 00:29:00	Comenity BankPier 1, PO Box 182789, Columbus OH 43218-2789
519976307	+ EDI: DISCOVER	Mar 21 2025 00:29:00	Discover Bank, PO Box 30939, Salt Lake City UT 84130-0939
519976306	+ EDI: DISCOVER	Mar 21 2025 00:29:00	Discover Bank, PO Box BOX 30939, Salt Lake City UT 84130-0939
519981355	EDI: DISCOVER	Mar 21 2025 00:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519976308	Email/Text: collecadminbankruptcy@fnni.com	Mar 20 2025 20:44:00	FNB OMAHA, PO Box 3412, Omaha NE 68197
519987309	Email/Text: collecadminbankruptcy@fnni.com	Mar 20 2025 20:44:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
520203649	Email/Text: Bankruptcy@Freedommortgage.com	Mar 20 2025 20:44:00	Freedom Mortgage, Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
520042768	Email/Text: Bankruptcy@Freedommortgage.com	Mar 20 2025 20:44:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
519976309	+ EDI: IRS.COM	Mar 21 2025 00:29:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
519976310	Email/Text: mail@jjenkinslawgroup.com	Mar 20 2025 20:44:00	Jenkins Law Group, 412 S Whitehorse Pike, Audubon NJ 08106
519976311	+ EDI: JPMORGANCHASE	Mar 21 2025 00:29:00	JPMCB, PO Box 901003, Fort Worth TX 76101-2003
519976312	+ EDI: JPMORGANCHASE	Mar 21 2025 00:29:00	JPMCB Card Services, PO Box 15369, Wilmington DE 19850-5369
519993203	EDI: JPMORGANCHASE	Mar 21 2025 00:29:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519998222	+ Email/Text: RASEBN@raslg.com	Mar 20 2025 20:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520022849	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 21:03:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519976313	+ EDI: LENDNGCLUB	Mar 21 2025 00:29:00	Lending Club, 595 Market St Suite 200, San Francisco CA 94105-2802
519976314	+ EDI: LENDNGCLUB	Mar 21 2025 00:29:00	Lending Club Corp, PO Box 884268, Los Angeles CA 90088-4268
520028129	+ EDI: LENDNGCLUB	Mar 21 2025 00:29:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
520029725	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2025 20:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520035140	EDI: PRA.COM	Mar 21 2025 00:29:00	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE, N.A., POB 41067, Norfolk, VA 23541

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520036735	EDI: PRA.COM	Mar 21 2025 00:29:00	Portfolio Recovery Associates, LLC, c/o Lendingclub Corporation, POB 41067, Norfolk VA 23541
519976315	+ EDI: SYNC	Mar 21 2025 00:29:00	PayPal Credit, PO Box 96006, Orlando FL 32896-0001
520029073	EDI: Q3G.COM	Mar 21 2025 00:29:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
520029080	EDI: Q3G.COM	Mar 21 2025 00:29:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520044885	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 20 2025 20:43:00	State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
519993344	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 20 2025 20:46:00	Santander Consumer USA Inc., d/b/a Chrysler Capital as servicer, for CCAP Auto Lease Ltd., P.O. Box 961275, Fort Worth, TX 76161-0275
520037017	Email/Text: bncmail@w-legal.com	Mar 20 2025 20:44:00	TD BANK USA, N.A., C/O Weinstein & Riley, P.S., 1415 Western Ave. Suite 700, Seattle, WA 98101
519976318	+ EDI: TDBANKNORTH.COM	Mar 21 2025 00:29:00	TD Bank NA, PO Box 1448, Greenville SC 29602-1448
519976319	+ EDI: WTRRN BANK.COM	Mar 21 2025 00:29:00	TD Bank USATarget Credit, PO Box 673, Minneapolis MN 55440-0673
519976320	+ EDI: WTRRN BANK.COM	Mar 21 2025 00:29:00	TD BankTarget Credit, PO Box 673, Minneapolis MN 55440-0673
519976321	Email/Text: bknotice@upgrade.com	Mar 20 2025 20:43:00	Upgrade Inc, 2 N Central Avenue 10th Floor, Phoenix AZ 85004
TOTAL: 47			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519979442	*+	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520042769	*	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin

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Form ID: 148

Total Noticed: 55

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor AMERIHOM E MORTGAGE COMPANY LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey E. Jenkins	on behalf of Debtor Vincent Valenti mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Joint Debtor Olivia Valenti mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8